

Debtor 1 GARY A. SMITHDebtor 2 DEBRA K. SMITH
(Spouse, if filing)United States Bankruptcy Court for the: Western District of Pennsylvania

(State)

Case Number: 11-11298TPA

Form 4100N

Notice of Final Cure Payment

10/15

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

Part 1: Mortgage InformationName of creditor: M & T BANK Court claim no. (if known): 9Last 4 digits of any number you use to identify the debtor's account 2 0 7 6Property Address: 1122 OLD RT 8
POLK PA 16342**Part 2: Cure Amount****Total cure disbursements made by the trustee:****Amount**

a. Allowed prepetition arrearage:	(a) \$ <u>6,388.39</u>
b. Prepetition arrearage paid by the trustee:	(b) \$ <u>6,388.39</u>
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ <u>0.00</u>
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ <u>0.00</u>
e. Allowed postpetition arrearage:	(e) \$ <u>0.00</u>
f. Postpetition arrearage paid by the trustee:	+ (f) \$ <u>0.00</u>
g. Total. Add lines b, d, and f.	(g) \$ <u>6,388.39</u>

Part 3: Postpetition Mortgage Payment

Check one

☒ Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ \$1,561.17

The next postpetition payment is due on

11 / 1 / 2016
MM / DD / YYYY☐ Mortgage is paid directly by the debtor(s).

Debtor 1 GARY A. SMITH
Name

Case number (if known) 11-11298TPA

Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

X/s/ Ronda J. Winnecour
Signature

Date 10/19/2016

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email cmecf@chapter13trusteewdpa.com

Debtor 1 **GARY A. SMITH**
Name

Case number (if known) **11-11298TPA**

Disbursement History

Date	Check #	Name	Posting Type	Amount
PRIMARY RES MORTGAGE ARREARS (Part 2 (b))				
11/27/2012	0819550	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	1,749.62
05/23/2013	0844396	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	114.62
06/25/2013	0848485	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	429.14
07/25/2013	0852695	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	429.14
08/27/2013	0856864	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	645.08
09/26/2013	0861029	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	426.83
10/25/2013	0865141	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	197.78
11/22/2013	0869224	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	197.78
12/23/2013	0873239	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	197.78
01/28/2014	0877266	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	594.60
04/07/2014		BANK OF AMERICA(*)	CREDITOR REFUND/PRINCIPLE	-594.60
04/25/2014	0891286	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	957.26
05/28/2014	0895397	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	200.26
06/25/2014	0899433	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	200.26
07/24/2014	0903555	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	634.06
08/26/2014	0907611	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	8.78
				<u>6,388.39</u>

PRIMARY RES MORTGAGE REGULAR PAYMENT (Part 3)

12/27/2011	0772774	BANK OF AMERICA/BAC LEGACY(*)	AMOUNTS DISBURSED TO CREDITOR	6,447.15
01/27/2012	0777360	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	923.28
02/24/2012	0781459	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	1,160.75
03/27/2012	0785617	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	2,154.57
04/24/2012	0789848	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	1,466.45
05/29/2012	0794135	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	1,448.90
06/27/2012	0798588	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	1,992.51
07/27/2012	0802916	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	2,298.78
08/30/2012	0807265	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	1,295.00
09/25/2012	0811488	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	1,525.69
10/29/2012	0815395	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	2,608.47
12/21/2012	0823589	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	1,746.00
01/29/2013	0827699	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	1,634.91
02/25/2013	0832005	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	2,182.50
03/26/2013	0836148	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	1,746.00
04/24/2013	0840232	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	1,091.25
05/23/2013	0844396	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	2,286.13
06/25/2013	0848485	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	1,535.11
07/25/2013	0852695	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	1,535.11
08/27/2013	0856864	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	1,537.42
09/26/2013	0861029	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	1,537.42
10/25/2013	0865141	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	1,537.42
11/22/2013	0869224	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	1,537.42
12/23/2013	0873239	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	1,537.42
01/28/2014	0877266	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	1,537.42
02/25/2014	0881447	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	1,301.40
03/25/2014	0885478	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	1,713.99
04/07/2014		BANK OF AMERICA(*)	CONTINUING DEBT REFUND	-1,537.42
04/16/2014		M & T BANK	CONTINUING DEBT REFUND	-1,301.40
04/25/2014	0891286	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	4,428.25
04/29/2014		M & T BANK	CONTINUING DEBT REFUND	-1,713.99
05/28/2014	0895397	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	3,248.93
06/25/2014	0899433	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,534.94
07/24/2014	0903555	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,534.94
08/26/2014	0907611	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,534.94
09/29/2014	0911737	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,534.94
10/29/2014	0915763	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,534.94
11/24/2014	0919881	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,534.94
12/22/2014	0924482	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,534.94
01/27/2015	0928530	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,534.94
02/24/2015	0932598	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,534.94
03/26/2015	0936675	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,534.94
05/26/2015	0944944	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	3,054.83
06/23/2015	0948910	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,531.93

Debtor 1 **GARY A. SMITH**
Name

Case number (if known) **11-11298TPA**

Disbursement History

Date	Check #	Name	Posting Type	Amount
PRIMARY RES MORTGAGE REGULAR PAYMENT (Part 3) Continued...				
07/28/2015	0952963	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,531.93
08/26/2015	0957010	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,531.93
09/28/2015	0960915	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,531.93
10/26/2015	0964874	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,531.93
11/24/2015	0969035	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,531.93
12/22/2015	0973046	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,531.93
01/26/2016	0977094	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,590.41
02/24/2016	0981025	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,561.17
03/28/2016	0985077	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,561.17
04/22/2016	0989277	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,263.75
05/24/2016	0993232	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,652.25
06/27/2016	1001994	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	938.92
07/26/2016	1005965	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,433.46
08/26/2016	1009961	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,805.62
09/27/2016	1013982	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	2,273.02
				<u>95,650.35</u>

CERTIFICATE OF SERVICE

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

GARY A. SMITH
DEBRA K. SMITH
1122 OLD ROUTE 8
POLK, PA 16342

DANIEL P FOSTER ESQ**
FOSTER LAW OFFICES
1210 PARK AVE
MEADVILLE, PA 16335

M & T BANK
ATTN PAYMENT PROCESSING
POB 1288
BUFFALO, NY 14240-1288

M & T BANK
PO BOX 840
BUFFALO, NY 14240

JEROME BLANK ESQ
PHELAN ET AL
1617 JFK BLD STE 1400
1 PENN CENTER PLAZA
PHILADELPHIA, PA 19103

10/19/16

/s/ Renee Ward

Administrative Assistant
Office of the Chapter 13 Trustee